stand me. I do not wish to criticise a single soul. Our societies do not need criticism. They need money and assistance Indeed, would I be presumptuous to criticise the Ladies' Hebrew Benevolent Association, which as doing excellent work before I was born, and will continue to do good as long as there is a handful of women of their type left in this city, though it be in ruins, for it is the mothers and daughters in Israel who have ever been and always will be the hand that alleviates suffering and misfortune wherever found. Can any one point a finger of criticism at the good work of the Men's Benevolent, the Bikor Cholim or any other Jewish charity organization of this city? They all do the best they can with their limited means. But the question is, are we working to the best advantage? The Answer is, no! The proof is that other cities have united their charities and are doing better work and more work for less money than under the old worn-out methods, under which the Jewish charities of Houston are now working. In union there is strength. Let us make our charities stronger. They are now ameliorative rather than constructive, more of the hit and miss variety. We aim straight but do not shoot straight, thereby missing the mark. We relieve the immediate wants or suffering, but do we assist any further? The fundamental principle of all charity is to help one to belp himself. One of the greatest helps is to assist some unfortunate to reach the next town, which in turn helps him on to the next, with no purpose in view except to be rid of the trouble. What we need and what we will have, if not now, and the sooner the better, a United Jewish Charlies of Houston, working along organized and systematic lines, on a broad business-like basis. Is it not wiser to keep ahead of an emergency rather than to be prepared to meet it?

Why was the excellent idea of the home established last winter by the good women of the Benevolent Society forced to abandon its work? Simply because of a lack of funds and a lack of cooperation, caused from a disorganized lot of charitable organizations. Under our present disorganized system of disagreement, if some of our wealthy citizens desired to give, bequeath or will any amount of money to our local Jewish charities, how could it be done? Under a single head, this condition could not exist and it might also be an incentive to some of our wealthy Jews to make a gift of this kind. We are often called upon to donate, to subscribe or to give, and the expression is often heard that "my hand is always in my pocket for one thing or another. I am tired of it; go

the same people." Balls are given, concerts arranged, dances and entertainments gotten up, bazaars built, pro grams are printed, advertisements solicited, tickets sold and donations asked until we actually sicken of it. Generally, the amounts are paltry and triffing. Itis the frequency of the thing wherein lies the nuisance. It is the rule rather than the exception that the expense incurred in giving these promiscuous money-raising enterprises greatly decrease the expected profits; the money going into the treasury is usually very small in comparison to the money and work contributed to the good purpose. The fact is we do not give as much under this plan as we think we do. The truth of the matter is the Jews of Houston give preclous little and if you will bear with me just a moment while I give you some dry data, you can readily see that I am right.

The charities, of which we have a record, are, of course, the only ones which I quote from, but the greatest amount of money given annually by any one aman, which includes also what his wife gives, is as follows: New Orleans Orphan Home....\$25,00 Denver Hospital Men's Benevolent 6,00 The Ladies' Aid (which is not a charitable society, though I

Now, few of us contribute to the

entire list, But granted, for argument's sake, that the man belongs to each one and gives the highest amount given to all of them, the total will only amount to \$69.40, which means no Jew in Houston gives more than \$5.85 per month to regular organized charities of which we have a record. In a spirit of fairness, I will say that this does not include the pormiscuous and private giving to many other worthy objects causes, of which no one knows except the person giving. But when you think of the many wealthy Jews of our prosperous city, a large number of whose names were published in the Houston Chronicle of August 31, among those people of the city who paid taxes annually on more than twenty-thousand dollars real estate, you will readily see that the wealthy Jews of Houston are falling way short of the ten per cent, of their income supposed to be given annually to charity, according to Jewish teaching, tradition and custom. So you can see we imagine that we are giving a world, when, in reality, we are giving a mite.

Under an organized charity, a man will know exactly to a penny how much he gives and to a cent will he know for what purpose his money will be used. If will do away with soliciting of all kinds; no unworthy and

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door, Imposition will be stopped to a marked degree. Purchasing of tickets will be a thing of the past; do nating to balls and then paying for the same supper which you have already given will be fond memory.

Do you know, or does any one know, how much and for what purposes money contributed toward local charities is used? We may spend a hundred dollars year or we may spend ten thousand dollars, no one knows nor ever will until the United Jewish Charities of Houston issues an annual or monthly report of moneys received and disbursed. We will then know exactly how much is required and can guide our expenses according to our income. If we have a year when too great a strain is made on our treasury, we will be in a position to borrow as any other legitimate business institution. A regular salaried officer can be employed to carry out the instructions of the organization, thereby relieving in a great measure our already overtaxed, unselfish and generous hearted charity workers. "May their good deeds be blessed." These energetic and active workers will then find a pleasure in their work in place of the heavy burdens now resting on their noble shoulders, and their useful activities can be more advantageously turned to a broader field. A poor unfortunate seeking aid will not be sent from person to person, nor from society to society, but his case will be immediately investigated; if worthy, he will receive ready relief, and if unworthy, he can not go from house to house nor from one society to another and work his groveling graft. "In the light of experience, indiscriminate charity is more aut to add to an evil than to cure it." "Proper methods with charities and their intelligent direction greatly increase their power for good." Our Rabbis will not be called upon to act as charity be turned to other work. If political influence was required, as has been the case in the past, to deal with some local Jewish matters, how much stronger would that influence be, coming from a united Jewish interest?

But how can all this be done? you may ask. And I will say much easier than out-of-date methods of today and better still. Each society will continue to exist as an individual organization, with its regular board of officers under its present arrangement. Time, as well as your patience, will not permit me to outline in de tail the workings of the plan, but adopted it and none has reverted to the primitive method, under which we are now struggling so unsatisfactorily.

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